

Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Michael J. Gildea
Davona L. Gildea
DebtorsCase No. 19-16288-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Keith
Form ID: 309IPage 1 of 2
Total Noticed: 23

Date Rcvd: Nov 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 21, 2019.

db/jdb +Michael J. Gildea, Davona L. Gildea, 436 Prospect Road, Springfield, PA 19064-2910
 14400764 +Bank of Missouri, PO Box 85710, Sioux Falls, SD 57118-5710
 14400767 +Consumer Portfolio Services, 19500 Jamboree Road, Ste 500, Irvine, CA 92612-2437
 14400770 +Edfinancial Services, PO Box 36008, Knoxville, TN 37930-6008
 14400775 +JPMCB Auto Finance, PO Box 901003, Fort Worth, TX 76101-2003
 14400776 +KML Law Group, 701 Market Street, Ste 5000, Philadelphia, PA 19106-1541
 14400777 +MTGLQ Investors, 9990 Richmond Ave, Ste 400 South, Houston, TX 77042-4546
 14400781 US Dept of Education, 3130 Fairview Park Dr, Ste 800, Chesapeake, VA 23323

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mgumbel@bainbridgelawcenter.com Nov 20 2019 04:03:33 MICHAEL GUMBEL,
 Bainbridge Law Center, 850 S. 2nd Street, Philadelphia, PA 19147
 tr +E-mail/Text: bncnotice@ph13trustee.com Nov 20 2019 04:05:03 WILLIAM C. MILLER, Esq.,
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
 smg E-mail/Text: megan.harper@phila.gov Nov 20 2019 04:04:42 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 20 2019 04:04:30 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Nov 20 2019 04:04:17 United States Trustee,
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
 14400765 +EDI: CAPITALONE.COM Nov 20 2019 08:48:00 Capital One, PO Box 30281,
 Salt Lake City, UT 84130-0281
 14400766 +EDI: CAPITALONE.COM Nov 20 2019 08:48:00 Capital One/Dress Bard, PO Box 30258,
 Salt Lake City, UT 84130-0258
 14400768 +E-mail/PDF: creditonebknotifications@resurgent.com Nov 20 2019 04:01:19 Credit One Bank,
 PO Box 98872, Las Vegas, NV 89193-8872
 14400769 +E-mail/Text: electronicbkdocs@nelnet.net Nov 20 2019 04:04:20
 Department of Education/Nelnet, PO Box 82561, Lincoln, NE 68501-2561
 14400771 +E-mail/Text: bknotice@ercbpo.com Nov 20 2019 04:04:21 Enhanced Recovery, PO Box 57547,
 Jacksonville, FL 32241-7547
 14400773 +EDI: AMINFOFP.COM Nov 20 2019 08:48:00 First Premier Bank, 3820 N. Louise Avenue,
 Sioux Falls, SD 57107-0145
 14400774 +EDI: IRS.COM Nov 20 2019 08:48:00 Internal Revenue Service, 600 Arch Street, Room 5200,
 Philadelphia, PA 19106-1611
 14400779 EDI: PRA.COM Nov 20 2019 08:48:00 Portfolio Recovery, 120 Corporate Blvd,
 Norfolk, VA 23502
 14400778 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 20 2019 04:04:06
 Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946,
 Harrisburg, PA 17128-0946
 14400780 +EDI: DRIV.COM Nov 20 2019 08:48:00 Santander Consumer USA, PO Box 961245,
 Fort Worth, TX 76161-0244

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 14400772 ##+EOS CCA, PO Box 806, Norwell, MA 02061-0806

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 21, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Keith
Form ID: 309I

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Total Noticed: 23

Date Rcvd: Nov 19, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2019 at the address(es) listed below:

MICHAEL GUMBEL on behalf of Joint Debtor Davona L. Gildea mgumbel@bainbridgelawcenter.com
MICHAEL GUMBEL on behalf of Debtor Michael J. Gildea mgumbel@bainbridgelawcenter.com
REBECCA ANN SOLARZ on behalf of Creditor MTGLQ INVESTORS, L.P. bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 5

Information to identify the case:

Debtor 1	Michael J. Gildea	Social Security number or ITIN xxx-xx-8095
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Davona L. Gildea	Social Security number or ITIN xxx-xx-3964
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter 13 10/6/19
Case number: 19-16288-elf		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael J. Gildea	Davona L. Gildea
2. All other names used in the last 8 years		
3. Address	436 Prospect Road Springfield, PA 19064	436 Prospect Road Springfield, PA 19064
4. Debtor's attorney Name and address	MICHAEL GUMBEL Bainbridge Law Center 850 S. 2nd Street Philadelphia, PA 19147	Contact phone 215-592-1899 Email: mgumbel@bainbridgelawcenter.com
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 11/19/19

For more information, see page 2

7. Meeting of creditors	January 8, 2020 at 12:30 PM	Location: Suite 18-341, 1234 Market Street, Philadelphia, PA 19107
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 3/8/20 Filing deadline: 12/15/19 Filing deadline: 4/3/20
<p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$785.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 1/28/20 at 10:00 AM , Location: Courtroom #1, 900 Market Street, Philadelphia, PA 19107	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	